



DISTRICT OF NEW JERSEY
UNITED STATES BANKRUPTCY COURT

Caption in Compliance with D.N.J. LBR 9004-2(c)

Joseph G. Devine, Jr., Esq. (ID #031072011)

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Attorneys for Creditor, TD Auto Finance LLC

Order Filed on January 31, 2020
by Clerk
U.S. Bankruptcy Court
District of New Jersey

In Re:

MICHAEL RAMOS AND
DAPHNE Y. RAMOS

Debtors.

Lead Case No.: 19-17748-KCF

Adv. No: 19-02048-KCF

Judge: Hon. Kathryn C. Ferguson

Chapter: 7

TD Auto Finance LLC

Plaintiff

v.

DAPHNE Y. RAMOS

Defendant

CONSENT ORDER GRANTING RELIEF FROM THE AUTOMATIC STAY

The relief set forth on the following pages, numbered two (2) through three (3) is hereby ORDERED.

DATED: January 31, 2020

A handwritten signature of Honorable Kathryn C. Ferguson, followed by a horizontal line.

Honorable Kathryn C. Ferguson
United States Bankruptcy Judge

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CONSENT ORDER GRANTING RELIEF FROM THE AUTOMATIC STAY

WHEREAS, TD Auto Finance LLC (hereinafter "creditor") is the holder of a perfected security interest in one (1) 2017 Mercedes Benz GLS Class (V.I.N. 4JGDF6EEXHA959141) owed by the above captioned debtors.

WHEREAS, TD Auto Finance LLC filed an adversary proceeding (Adversary Case No. 19-02048) contesting to the dischargeability of the underlying debt owed by the above captioned debtors

pursuant to 11. U.S.C. 523(a)(2)(A).

WHEREAS, the parties wish to allow TD Auto Finance LLC to recover and liquidate the above described vehicle in a continued effort to resolve the above referenced proceeding;

NOW THEREFORE, the creditor and debtors hereby agree as follows:

1. That the automatic stay instituted upon the filing of the petition for an Order for relief by the debtors is terminated effective November 1, 2019 in that it shall not apply to any action by the above petitioning creditor to recover possession and dispose of its collateral; namely one (1) 2017 Mercedes Benz GLS Class (V.I.N. 4JGDF6EEXHA959141).

/s/ Joseph Devine

Joseph G. Devine, Jr., Esq.
Attorneys for Creditor
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30 Montgomery Street, Suite 1205
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Date: November 18, 2019

/s/ Roger Chavez

Roger Chavez, Esq.
Attorney for Debtor
744 Broad Street, Suite 1600
Newark, New Jersey 07102

Date: November 7, 2019